

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Leticia Resendiz
Debtor

Case No. 22-00312-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 19, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2023:

Recip ID	Recipient Name and Address
db	Leticia Resendiz, 389 E Turnberry Ct, West Chester, PA 19382
cr	+ The Money Source Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5460901	#+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5460902	+ Fedloan, Attn: Bankruptcy, Po Box 60610, Harrisburg, PA 17106-0610
5460903	Financial Recoveries, PO Box 1280, Oaks, PA 19456-1280
5460904	+ Lancaster Cosmetology, 50 Ranck Ave, Lancaster, PA 17602-3222
5460908	+ Penn Credit Corporation, 916 S. 14th Street, Harrisburg, PA 17104-3425
5460909	+ Pennsylvania Department of Revenue, P O Box 281061, Harrisburg, PA 17128-1061
5460910	+ R & R Prfssnl Recovery, Attn: Bankruptcy, Po Box 21575, Pikesville, MD 21282-1575
5460911	#+ Shoe Orthodontics, 141 Wilson Avenue Suite E, Hanover, PA 17331-1453
5463889	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5460917	UPMC, PO Box 826813, Philadelphia, PA 19182-6813

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jan 19 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5472409	+ EDI: BASSASSOC.COM	Jan 19 2023 23:44:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
5470209	+ Email/Text: BGEBankruptcy@BGE.com	Jan 19 2023 18:41:00	Baltimore Gas and Electric Co., PO Box 1475, Baltimore, MD 21203-1475
5460894	^ MEBN	Jan 19 2023 18:40:28	CB of America, Attn: Bankruptcy, Po Box 5013, Hayward, CA 94540-5013
5460895	+ EDI: COMCASTCBLCENT	Jan 19 2023 23:44:00	Comcast, P.O. Box 3001, Southeastern, PA 19398-3001
5460897	EDI: CCS.COM	Jan 19 2023 23:44:00	Credit Collection Services, P.O. Box 447, Norwood, MA 02062-0447
5460896	+ EDI: CCS.COM	Jan 19 2023 23:44:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
5460898	+ Email/PDF: creditonebknofications@resurgent.com	Jan 19 2023 18:42:44	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5460899	EDI: DIRECTV.COM	Jan 19 2023 23:44:00	Directv, P O B O x 5007, Carol Stream, IL 60197-5007

5460900	+ Email/Text: bknotice@ercbpo.com	Jan 19 2023 18:41:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5460905	+ Email/Text: support@ljross.com	Jan 19 2023 18:41:00	LJ Ross Associates, 4 Universal Way, Po Box 6099, Jackson, MI 49204-6099
5461595	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 19 2023 18:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5460906	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 19 2023 18:41:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
5460907	+ Email/Text: bankruptcy@patriotfcu.org	Jan 19 2023 18:41:00	Patriot Federal Credit Union, Attn: Bankruptcy, 800 Wayne Avenue, Chambersburg, PA 17201-3810
5460912	+ Email/Text: bankruptcy@sw-credit.com	Jan 19 2023 18:41:00	Southwest Credit Systems, 4120 International Parkway #100, Carrollton, TX 75007-1958
5461235	+ EDI: RMSC.COM	Jan 19 2023 23:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5460913	+ EDI: RMSC.COM	Jan 19 2023 23:44:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5460914	+ EDI: RMSC.COM	Jan 19 2023 23:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5460915	+ EDI: RMSC.COM	Jan 19 2023 23:44:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5471358	+ Email/Text: BK@servicingdivision.com	Jan 19 2023 18:41:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
5460916	+ Email/Text: BK@servicingdivision.com	Jan 19 2023 18:41:00	The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
5460918	^ MEBN	Jan 19 2023 18:40:30	Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Parkway, Round Rock, TX 78681-8004

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5471598	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5460919	##+	Wellspan Medical Group, Physician Billing Services, 1803 Mt Rose Avenue, York, PA 17403-3051

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor The Money Source Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor The Money Source Inc. djones@sterneisenberg.com bkecf@sterneisenberg.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 1 Leticia Resendiz ngp@mooney4law.com plattnr61895@notify.bestcase.com
Steven K Eisenberg	on behalf of Creditor The Money Source Inc. seisenberg@sterneisenberg.com bkecf@sterneisenberg.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Leticia Resendiz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7523

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-00312-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Leticia Resendiz
fka Leticia Resendiz-De Zemora1/19/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.